

2022 ANALYSIS OF ILLINOIS EXCHANGE PLANS

On Exchange

HIGHLIGHTS

ON-EXCHANGE

HIGHLIGHTS OF 2022 AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

- Illinois will have eleven (11) issuers on the Illinois Individual Exchange for plan year 2022. There were eight (8) issuers in plan year 2021.
 - The three (3) new issuers entering the individual exchange market for plan year 2022 are:
 - Molina Healthcare of Illinois, Inc.
 - Oscar Health Plan
 - UnitedHealthcare of Illinois, Inc.
- There are no issuers on the SHOP (Small Group On-Exchange Market) in Illinois for plan year 2022. This is consistent with plan year 2021. Small Group employers will only be able to purchase health plans directly through a desired issuer, broker, or agent.
- The information shown here does not include off-exchange, grandfathered, or transitional policies.
- The average rate change across all rating areas for the second lowest cost Silver plans is a 3% decrease.

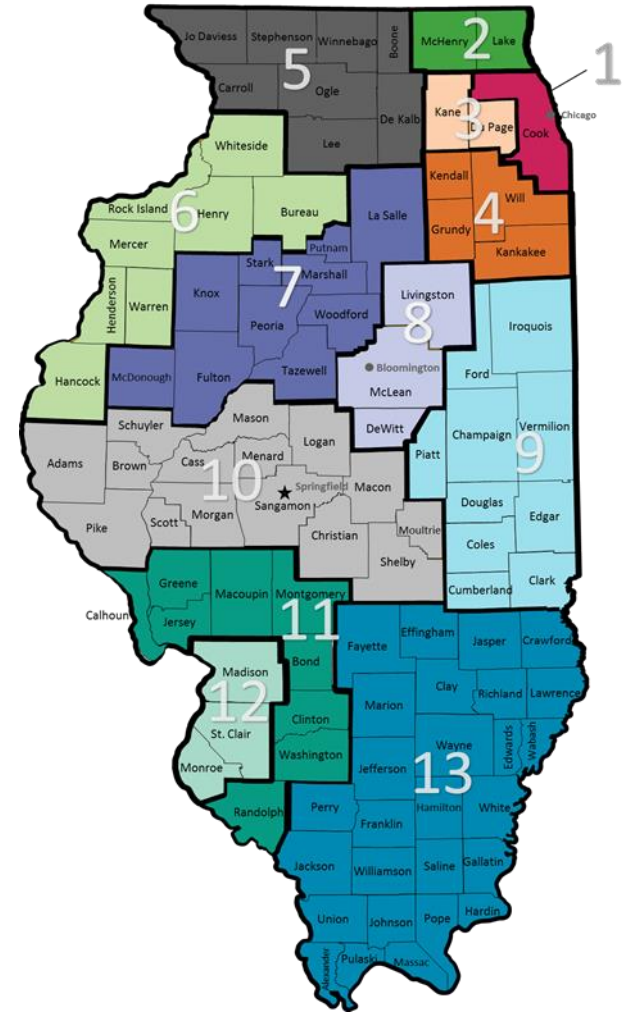
ISSUERS ON THE 2022 ACA MARKETPLACE

- Individual Exchange – 275 Total Plans Available
 - Bright Health Insurance Company – (HMO)
 - Celtic Insurance Company (Celtic) – (HMO)
 - CIGNA HealthCare of Illinois, Inc. (CIGNA) – (HMO)
 - Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC, aka Blue Cross Blue Shield of IL) – (HMO and PPO)
 - Health Alliance Medical Plans, Inc. (HAMP) – (HMO and POS)
 - MercyCare HMO, Inc. – (HMO)
 - Molina Healthcare of Illinois, Inc. (HMO)
 - Oscar Health Plan, Inc. (HMO)
 - Quartz Health Benefit Plans Corporation (Quartz) – (HMO)
 - SSM Health Plans – (HMO)
 - UnitedHealthcare of Illinois, Inc. (HMO)

HEALTH PLAN RATING AREAS – 13 DISTINCT RATING AREAS

- Rating areas influence the plan options available and the premium levels.
- Rating areas in plan year 2022 remain unchanged from plan year 2021.

Rating Areas
1
2
3
4
5
6
7
8
9
10
11
12
13

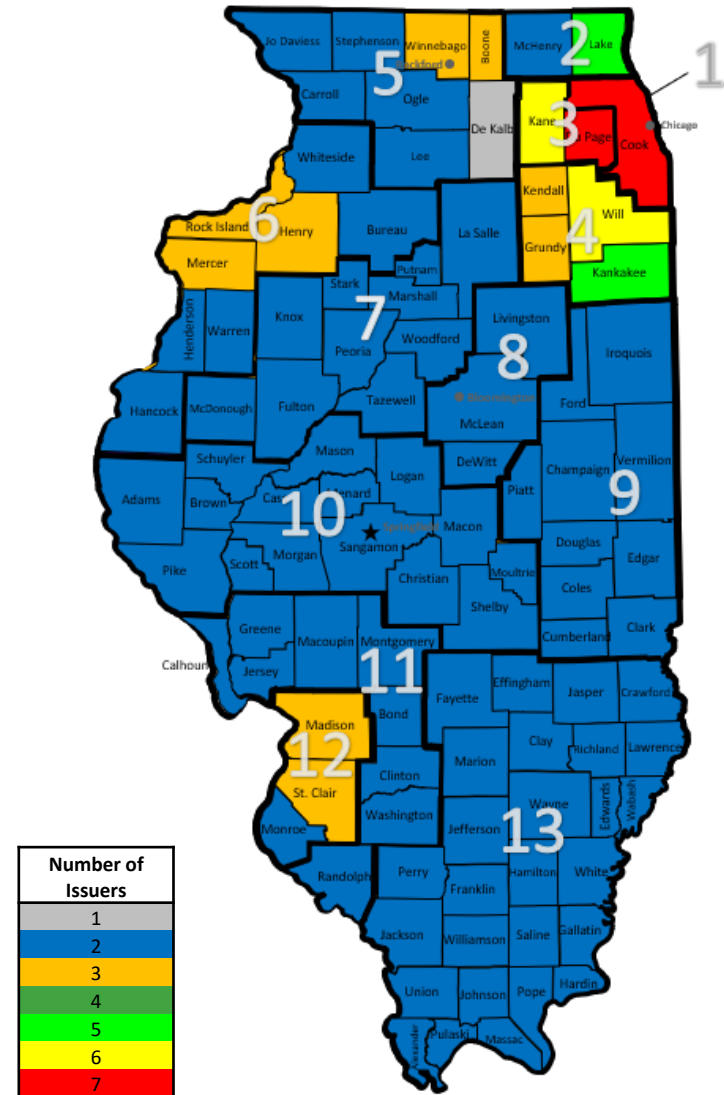


PLAN ANALYSIS

ON-EXCHANGE

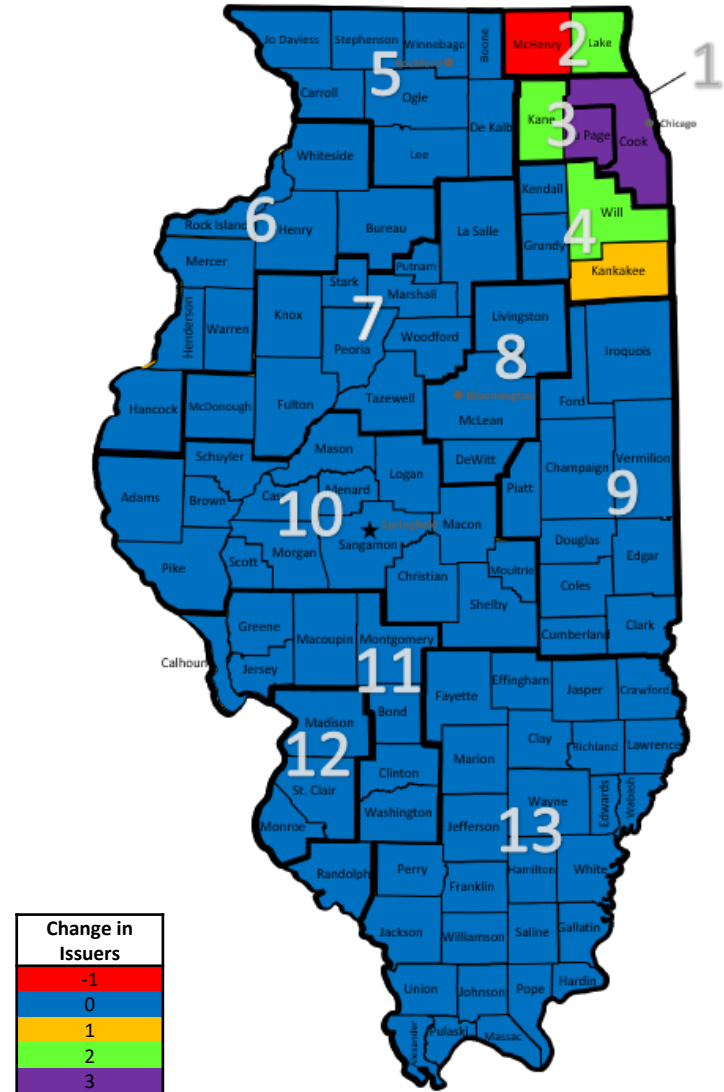
NUMBER OF ISSUERS BY COUNTY (INDIVIDUAL, ON EXCHANGE)

- Molina, Oscar, and UnitedHealthcare entered the Individual On Exchange market for plan year 2022.
- Celtic decreased their service area coverage for plan year 2022.
- Bright Health, Cigna, HAMP, HCSC, MercyCare, Quartz, and SSM Health maintained the same coverage as plan year 2021.
- HCSC continues to be the only issuer to cover the entire state and is the only issuer for DeKalb County (Rating Area 5).



NUMBER OF ISSUERS BY COUNTY – CHANGE FROM PRIOR YEAR (INDIVIDUAL, ON EXCHANGE)

- Residents in or near the Chicagoland area will now have additional coverage options due to Molina, Oscar, and United's entrance into the market.
- Celtic exited McHenry County.
- Outside of the Chicagoland area, the state will see no change in the number of issuers offering coverage.



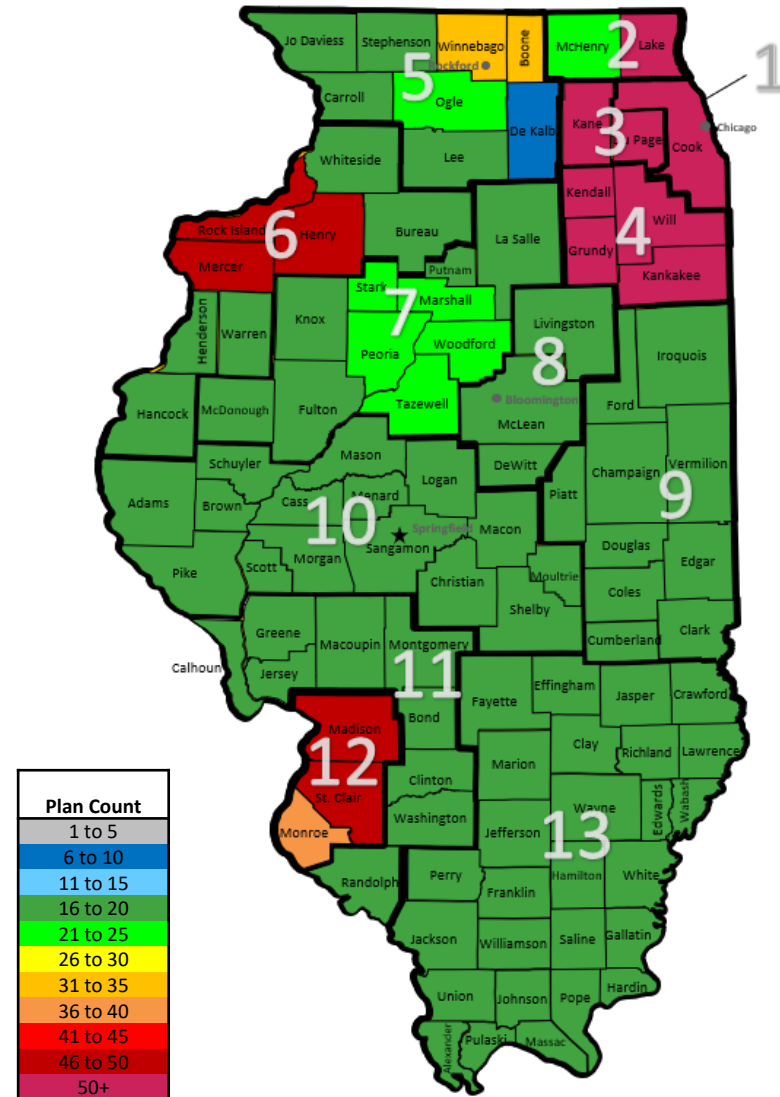
ISSUERS PARTICIPATING BY PLAN TYPE BY RATING AREA

	Bright Health HMO	Celtic HMO	CIGNA HMO	HAMP HMO	HAMP POS	HCSC HMO	HCSC PPO	MercyCare HMO	Molina HMO	Oscar HMO	Quartz HMO	SSM Health HMO	United HMO
Rating Area 1	Full	Full	Full			Full	Full		Full	Full			Full
Rating Area 2		Partial	Full			Full	Full			Partial			Partial
Rating Area 3	Full	Full	Full			Full	Full		Full	Partial			Full
Rating Area 4	Partial	Full	Full	Partial	Partial	Full	Full		Partial				Partial
Rating Area 5						Partial	Full	Partial			Partial		
Rating Area 6		Partial		Full	Full		Full						
Rating Area 7				Full	Full	Partial	Full						
Rating Area 8				Full	Full		Full						
Rating Area 9				Full	Full		Full						
Rating Area 10				Full	Full		Full						
Rating Area 11				Full	Full		Full						
Rating Area 12		Full					Full					Partial	
Rating Area 13				Full	Full		Full						

- There are multiple issuers with coverage in only part of a rating area, so consumers should review coverage options closely.

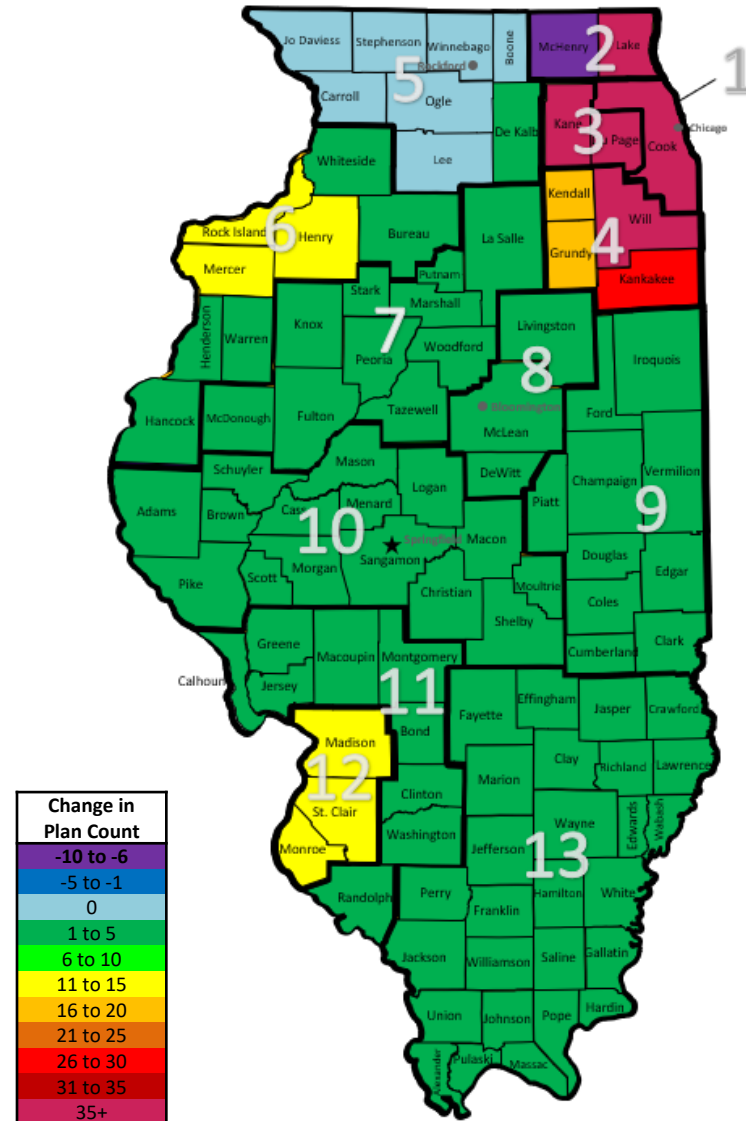
NUMBER OF PLANS BY COUNTY (INDIVIDUAL, ON EXCHANGE)

- Rating Areas 1, 2, 3, 4 and parts of 5, 6, and 12 have more coverage options than the other parts of the state. This is partly due to the expansions of new issuers into the more urban regions of the state.
 - Celtic left McHenry County in Rating Area 2 but is still in Lake County.
 - Molina entered Rating Areas 1, 3 and part of Rating Area 4.
 - Oscar entered Rating Area 1 and parts of Rating Area 2 and 3.
 - United entered Rating Areas 1 and 3 and parts of Rating Area 2 and 4.
- HCSC covers the entire state and is the only issuer with plans in DeKalb County (Rating Area 5).



NUMBER OF PLANS BY COUNTY – CHANGE FROM PRIOR YEAR (INDIVIDUAL, ON EXCHANGE)

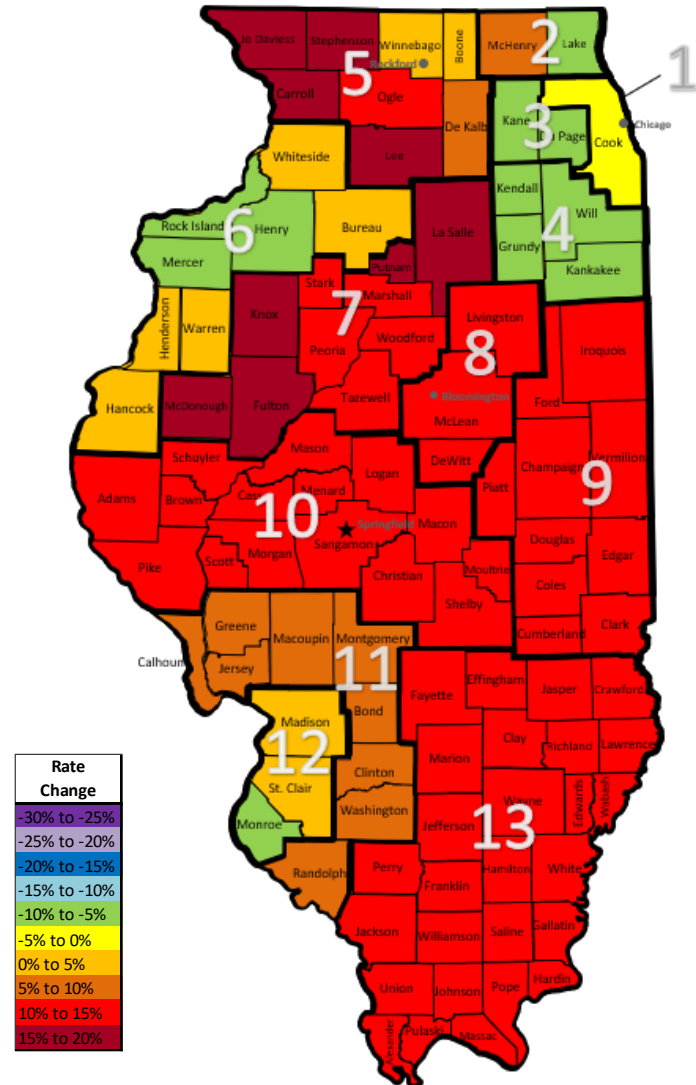
- Many counties in the state will experience little to no change in the total number of individual plans offered.
- The Chicagoland area will experience the largest increase in the number of plans being offered.
- Part of Rating Area 2 will experience a decrease in the number of plans being offered.
 - Rating Area 2 saw Celtic exit McHenry County.
- While the number of plans being offered may not have changed for many of the counties, issuers may have adjusted their existing plans from 2021.



RATE INFORMATION ON EXCHANGE

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST BRONZE

- Most of the Chicagoland area and Rating Area 6 will see rate decreases in the lowest cost Bronze plan.
- None of the counties will see a rate change greater than 17% for the lowest cost Bronze plan.
- Rating Area 4 and Parts of Rating Areas 2, 3, 6 and 12 will experience the largest decrease in rates.
- Parts of Rating Areas 5 and 7 will experience the largest increase in rates of 15% and 17%, respectively.
- The distribution of issuers offering the lowest cost Bronze plan changed from 2021 to 2022. There is a wide variety of issuers who have the lowest cost Bronze plan in at least 1 county:
 - Bright Health in part of one (1) Rating Area
 - Celtic in parts of four (4) Rating Areas
 - Cigna in part of one (1) Rating Area
 - HCSC in parts of five (5) Rating Areas
 - HAMP in parts of four (4) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area
 - Oscar in part of one (1) Rating Area
 - SSM Health in part of one (1) Rating Area
 - United in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST BRONZE PLANS IS A 2% DECREASE.

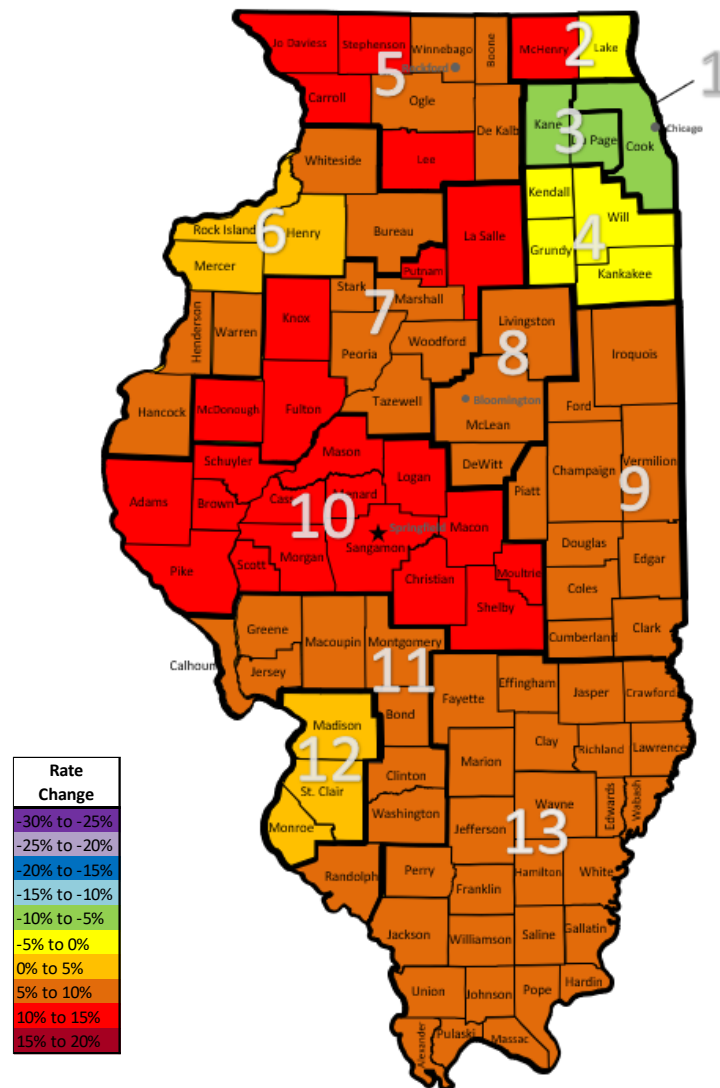
Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ²	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	HCSC	\$209.85	Celtic	\$202.27	-4%
Rating Area 2	Celtic	\$281.46	United ⁴	\$254.59	-10%
	Celtic	\$281.46	Cigna ⁴	\$299.53	6%
Rating Area 3	Celtic	\$267.19	Oscar ⁵	\$242.71	-9%
	Celtic	\$267.19	Bright (HIC) ⁵	\$249.65	-7%
Rating Area 4	Celtic	\$269.66	Celtic	\$249.68	-7%
Rating Area 5	MercyCare ⁶	\$271.66	MercyCare ⁷	\$278.14	2%
	Quartz ⁶	\$304.58	HCSC ⁷	\$335.34	10%
	Quartz ⁶	\$304.58	Quartz ⁷	\$350.71	15%
	HCSC ⁶	\$311.03	HCSC ⁷	\$335.34	8%
Rating Area 6	Celtic ⁸	\$287.03	Celtic ⁸	\$270.32	-6%
	HCSC ⁸	\$330.58	HCSC ⁸	\$335.74	2%
Rating Area 7	HAMP	\$319.94	HCSC ⁹	\$366.75	15%
	HAMP	\$319.94	HAMP ⁹	\$374.20	17%
Rating Area 8	HAMP	\$309.95	HAMP	\$351.53	13%
Rating Area 9	HAMP	\$309.95	HAMP	\$351.53	13%
Rating Area 10	HAMP	\$313.28	HCSC	\$351.72	12%
Rating Area 11	HAMP	\$333.26	HCSC	\$356.92	7%
Rating Area 12	SSM Health ¹⁰	\$261.78	SSM Health ¹⁰	\$266.06	2%
	Celtic ¹⁰	\$281.36	Celtic ¹⁰	\$266.50	-5%
Rating Area 13	HAMP	\$379.90	HAMP	\$430.87	13%
Weighted Average Change³					-2%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. Weights used for average increase calculation are based on CMS 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.
4. United has the lowest cost Bronze plan in one county (Lake) and Cigna in the other county (McHenry).
5. Oscar has the lowest cost Bronze plan in one county (DuPage) and Bright Health in the other county (Kane).
6. MercyCare has the lowest cost Bronze plan in two counties (Boone, Winnebago), Quartz in some counties (Carroll, Jo Daviess, Lee, Stephenson, Ogle), and HCSC in one county (DeKalb).
7. MercyCare has the lowest cost Bronze plan in two counties (Boone, Winnebago), Quartz in some counties (Carroll, Jo Daviess, Lee, Stephenson), and HCSC in some counties (DeKalb, Ogle).
8. Celtic has the lowest cost Bronze plan in some counties (Henry, Mercer, Rock Island) and HCSC in some counties (Bureau, Hancock, Henderson, Warren, Whiteside).
9. HAMP has the lowest cost Bronze plan in some counties (Fulton, Knox, La Salle, McDonough, Putnam) and HCSC in other counties (Marshall, Peoria, Stark, Tazewell, Woodford).
10. SSM Health has the lowest cost Bronze plan in some counties (Madison, St. Clair) and Celtic has the lowest cost Bronze plan in one county (Monroe).

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST SILVER

- Most of the Chicagoland area will see rate decreases in the lowest cost Silver plan.
- Much of the state outside the Chicagoland area will see rates increase in the lowest cost Silver plan.
- The largest decreases will occur in Rating Areas 1 and 3 partly due to new entrants.
- The largest increase in rates will occur in parts of Rating Area 2, 5, 7 and 10.
- The majority of the state will see rate changes within +/- 10%.
- The distribution of issuers offering the lowest cost Silver changed from 2021 to 2022:
 - Bright Health in part of two (2) Rating Areas
 - Celtic in part of four (4) Rating Areas
 - Cigna in part of one (1) Rating Area
 - HCSC in part of five (5) Rating Areas
 - HAMP in part of four (4) Rating Areas
 - Quartz in part of one (1) Rating Area
 - United in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS FOR THE LOWEST COST SILVER PLANS IS A 2% DECREASE.

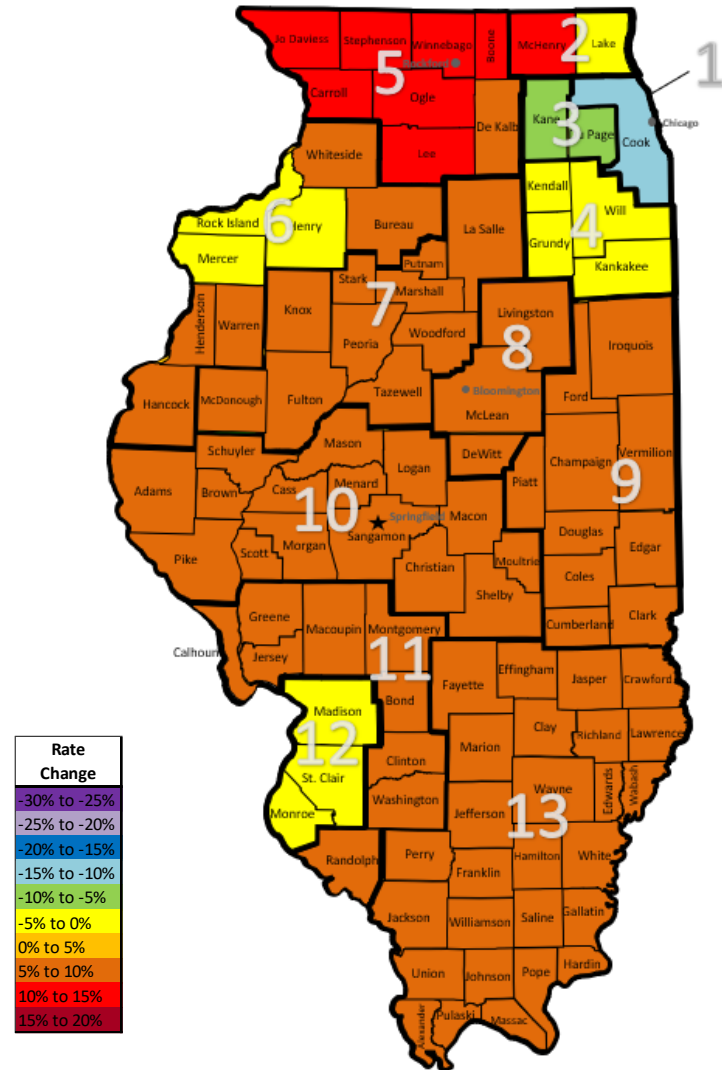
Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ²	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	Bright (HIC)	\$263.53	Celtic	\$242.32	-8%
Rating Area 2	Celtic	\$316.79	United ⁴	\$307.18	-3%
	Celtic	\$316.79	Cigna ⁴	\$362.94	15%
Rating Area 3	Celtic	\$300.72	Bright (HIC)	\$283.54	-6%
Rating Area 4	Celtic	\$303.51	Celtic ⁵	\$299.11	-1%
	Celtic	\$303.51	Bright (HIC) ⁵	\$293.19	-3%
Rating Area 5	MercyCare ⁶	\$386.35	HCSC ⁷	\$422.44	9%
	Quartz ⁶	\$410.83	HCSC ⁷	\$422.44	8%
	HCSC ⁶	\$392.19	Quartz ⁷	\$468.12	14%
Rating Area 6	Celtic ⁸	\$323.06	Celtic ⁸	\$323.84	0%
	HCSC ⁸	\$433.23	HCSC ⁸	\$459.02	6%
Rating Area 7	HAMP	\$438.27	HCSC ⁹	\$464.66	6%
	HAMP	\$438.27	HAMP ⁹	\$490.80	12%
Rating Area 8	HAMP	\$424.57	HAMP	\$461.06	9%
Rating Area 9	HAMP	\$424.57	HAMP	\$461.06	9%
Rating Area 10	HAMP	\$429.14	HCSC	\$479.79	12%
Rating Area 11	HAMP	\$456.52	HCSC	\$487.84	7%
Rating Area 12	Celtic	\$316.68	Celtic	\$319.26	1%
Rating Area 13	HAMP	\$520.42	HAMP	\$565.15	9%
Weighted Average Change³					-2%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. Weights used for average increase calculation are based on CMS 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.
4. United has the lowest cost Silver plan in one county (Lake) and Cigna in the other (McHenry).
5. Celtic has the lowest cost Silver plan in some counties (Grundy, Kankakee, Kendall) and Bright Health has the lowest in one county (Will).
6. MercyCare has the lowest cost Silver plan in some counties (Boone, Winnebago), Quartz has the lowest cost Silver plan in some counties (Carroll, Jo Daviess, Lee, Stephenson), and HCSC has the lowest cost Silver plan in some counties (DeKalb, Ogle).
7. HCSC has the lowest cost Silver plan in some counties (Boone, Winnebago, DeKalb, Ogle) and Quartz has the lowest cost Silver plan in other counties (Carroll, Jo Daviess, Lee, Stephenson).
8. Celtic has the lowest cost Silver plan in some counties (Henry, Mercer, Rock Island) and HCSC has the lowest cost Silver plan in other counties (Bureau, Hancock, Henderson, Warren, Whiteside).
9. HAMP has the lowest cost Silver plan in some counties (Fulton, Knox, La Salle, McDonough, Putnam) and HCSC has the lowest cost Silver plan in some counties (Marshall, Peoria, Stark, Tazewell, Woodford).

INDIVIDUAL MARKET – RATE CHANGE OF SECOND LOWEST SILVER

- The Chicagoland area will see rate decreases with much of the rural areas of the state seeing rate increases for the second lowest cost Silver plan.
- The majority of the state will see rate changes of less than 10%.
- The largest rate decreases will occur in Rating Area 1 partly due to new entrants to the market.
- The distribution of issuers offering the second lowest cost Silver changed from 2021 to 2022:
 - Bright Health in one (1) Rating Area
 - Celtic in part of five (5) Rating Areas
 - Cigna in part of one (1) Rating Area
 - HAMP part of seven (7) Rating Areas
 - HCSC in part of one (1) Rating Area
 - MercyCare in part of one (1) Rating Area
 - Quartz in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN SECOND LOWEST COST SILVER PLANS IS A 3% DECREASE.

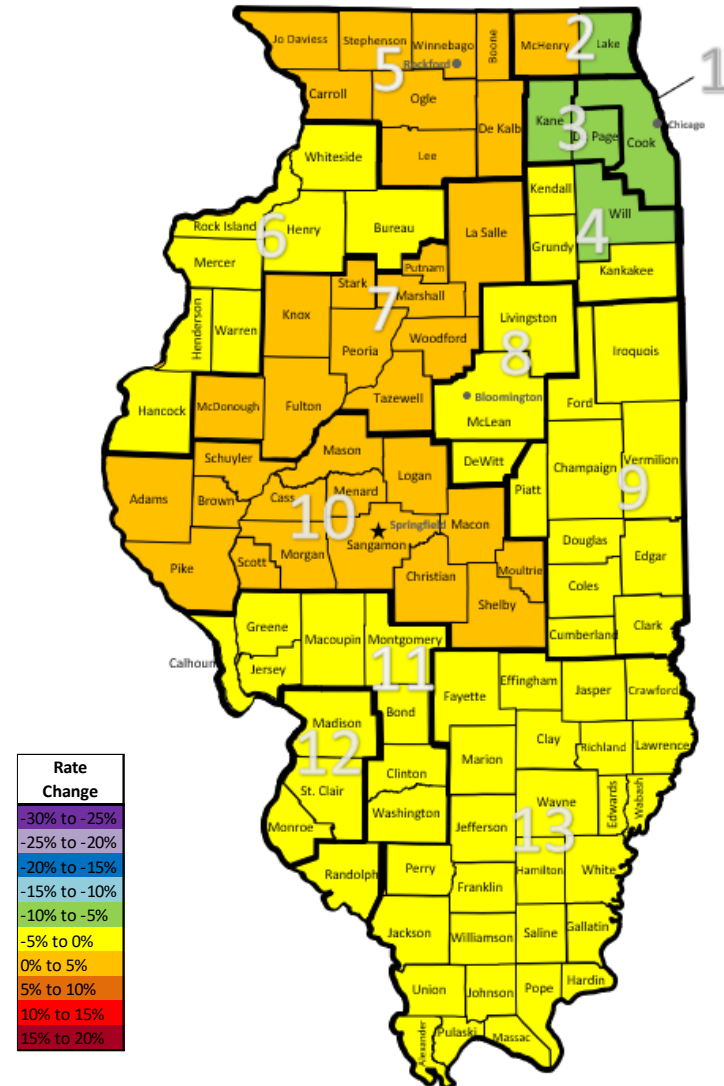
Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ²	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	Bright (HIC)	\$270.17	Celtic	\$242.89	-10%
Rating Area 2	Celtic	\$324.66	Celtic ⁴	\$311.46	-4%
	Celtic	\$324.66	Cigna ⁴	\$369.34	14%
Rating Area 3	Celtic	\$308.20	Bright	\$292.36	-5%
Rating Area 4	Celtic	\$311.05	Celtic	\$299.11	-4%
Rating Area 5	MercyCare ⁵	\$386.84	MercyCare ⁵	\$426.84	10%
	Quartz ⁵	\$410.83	Quartz ⁵	\$468.12	14%
	Quartz ⁵	\$426.45	Quartz ⁵	\$477.52	12%
	HCSC ⁵	\$501.44	HCSC ⁵	\$537.19	7%
Rating Area 6	Celtic ⁶	\$331.09	Celtic ⁶	\$324.60	-2%
	HAMP ⁶	\$456.52	HAMP ⁶	\$495.75	9%
Rating Area 7	HAMP	\$447.03	HAMP	\$490.80	10%
Rating Area 8	HAMP	\$433.07	HAMP	\$461.65	7%
Rating Area 9	HAMP	\$433.07	HAMP	\$461.65	7%
Rating Area 10	HAMP	\$437.72	HAMP	\$480.88	10%
Rating Area 11	HCSC	\$460.30	HAMP	\$495.75	8%
Rating Area 12	Celtic	\$324.55	Celtic	\$320.01	-1%
Rating Area 13	HAMP	\$530.83	HAMP	\$565.88	7%
Weighted Average Change³					-3%

Notes:

1. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
2. Lowest across the Rating Area. May not be available in all counties in the Rating Area.
3. Weights used for average increase calculation are based on CMS 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.
4. Celtic has the second lowest cost Silver plan in one county (Lake) and Cigna in one county (McHenry).
5. MercyCare has the second lowest cost Silver plan in some counties (Boone, Winnebago), Quartz in some counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson), and HCSC in one county (DeKalb).
6. HAMP has the second lowest cost Silver plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in other counties (Henry, Mercer, Rock Island).

INDIVIDUAL MARKET – RATE CHANGE OF LOWEST GOLD

- The Chicagoland area will see rate decreases for the lowest cost Gold plans with the rest of the state seeing relatively stable rate changes of +/- 5%.
- The state will see all rate changes stay below 5% for the lowest cost Gold plan.
- The distribution of issuers offering the lowest cost Silver changed from 2021 to 2022:
 - Celtic in four (4) Rating Areas
 - Cigna in part of one (1) Rating Area
 - HCSC in part of one (1) Rating Area
 - HAMP in parts of seven (7) Rating Areas
 - MercyCare in part of one (1) Rating Area
 - Molina in part of two (2) Rating Areas
 - Oscar in part two (2) Rating Areas
 - Quartz in part of one (1) Rating Area



THE AVERAGE RATE CHANGE ACROSS ALL RATING AREAS IN LOWEST COST GOLD PLANS IS A 6% DECREASE.

Rating Area	2021 Issuer ¹	2021 21 Year-Old Non-Tobacco Rate	2022 Issuer ²	2022 21 Year-Old Non-Tobacco Rate	2022 Rate Change
Rating Area 1	HCSC	\$322.27	Celtic	\$292.79	-9%
Rating Area 2	Celtic	\$388.88	Oscar ⁴	\$368.19	-5%
	Celtic	\$388.88	Cigna ⁴	\$422.01	9%
Rating Area 3	Celtic	\$369.16	Oscar ⁵	\$337.19	-9%
	Celtic	\$369.16	Molina ⁵	\$342.64	-7%
Rating Area 4	Celtic	\$372.57	Celtic ⁶	\$361.40	-3%
	Celtic	\$372.57	Molina ⁶	\$342.14	-8%
Rating Area 5	MercyCare ⁷	\$343.74	MercyCare ⁷	\$353.21	3%
	Quartz ⁷	\$390.42	Quartz ⁷	\$447.94	15%
	HCSC ⁷	\$450.19	HCSC ⁷	\$486.78	8%
Rating Area 6	Celtic ⁸	\$396.57	Celtic ⁹	\$391.28	-1%
	HCSC ⁸	\$498.99	HAMP ⁹	\$497.25	0%
Rating Area 7	HAMP	\$479.97	HAMP	\$492.29	3%
Rating Area 8	HAMP	\$464.97	HAMP	\$462.45	-1%
Rating Area 9	HAMP	\$464.97	HAMP	\$462.45	-1%
Rating Area 10	HAMP	\$469.97	HAMP	\$482.35	3%
Rating Area 11	HAMP	\$499.95	HAMP	\$497.25	-1%
Rating Area 12	Celtic	\$388.74	Celtic	\$385.75	-1%
Rating Area 13	HAMP	\$569.93	HAMP	\$566.86	-1%
Weighted Average Change³					-6%

Notes:

- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
- Lowest across the Rating Area. May not be available in all counties in the Rating Area.
- Weights used for average increase calculation are based on CMS 2021 Open Enrollment Data <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2021-marketplace-open-enrollment-period-public-use-files>.
- Oscar has the lowest cost Gold plan in one county (Lake) and Cigna in one county (McHenry).
- Oscar has the lowest cost Gold plan in one county (DuPage) and Molina in one county (Kane).
- Celtic has the lowest cost Gold plan in some counties (Grundy, Kankakee, Kendall) and Molina in one county (Will).
- MercyCare has the lowest cost Gold plan in some counties (Boone, Winnebago), Quartz in some counties (Carroll, Jo Daviess, Lee, Ogle, Stephenson) and HCSC in one county (DeKalb).
- HCSC has the lowest cost Gold plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in other counties (Mercer, Henry, Rock Island).
- HAMP has the lowest cost Gold plan in some counties (Bureau, Hancock, Henderson, Warren, Whiteside) and Celtic in other counties (Mercer, Henry, Rock Island).